



2161 DAC

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PTO/SB21 (6-98)
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/643,021
Filing Date	August 21, 2000
First Named Inventor	Colleen Wallace
Group Art Unit	2161
Examiner Name	Unknown
Attorney Docket Number	1030925-910110

Total Number of Pages in This Submission

8

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<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment with Appendix A attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
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<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
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SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

Firm or Individual name	Gray Cary Ware & Freidenrich LLP Gerald T. Sekimura, Reg. No. 30,103
Signature	<i>Gerald T. Sekimura</i>
Date	April 30, 2001

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date

Typed or printed name	Ta-Tanisha L. Moore		
Signature	<i>Ta-Tanisha L. Moore</i>	Date	April 30, 2001



THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Colleen Wallace, et al.

Serial No. 09/643,021 Group Art Unit: 2161

Filed: 08/21/2000 Examiner: Unknown

Title: METHOD AND APPARATUS FOR NEW ACCOUNTS PROGRAM

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* * *

REVOCATION OF PRIOR POWER OF ATTORNEY AND
NEW POWER OF ATTORNEY

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Hon. Commissioner of Patents and Trademarks
Washington, DC 20231

Sir:

#2/Revocation
J. Hayman
5/9

Under 37 CFR § 1.36 the undersigned hereby revokes all previous and prior

Powers of Attorney in the above-entitled matter and hereby executes the following new

Power of Attorney.

NEW POWER OF ATTORNEY

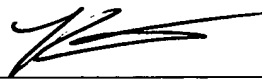

Applicant hereby appoints Barry N. Young (Reg. No. 27,744); Timothy W. Lohse (Reg. No. 35,255); Steven R. Sprinkle (Reg. No. 40,825); Terrance A. Meador (Reg. No. 30,298); Ramsey R. Stewart (Reg. No. 38,322); June M. Learn (Reg. No. 31,238); John Oskorep (Reg. No. 41,234); Timothy N. Ellis (Reg. No. 41,734); William G. Goldman (Reg. No. 42,590); Sheila Kirschenbaum (Reg. No. 44,835); Travis L. Dodd (Reg. No. 42,491); Charles D. Gavrilovich, Jr. (Reg. No. 41,031); Gerald W. Maliszewski (Reg. No. 38,054); Hayward A. Verdun (Reg. No. 43,223); Armando Pastrana, Jr. (Reg. No. 44,997); Richard M. Goldman (Reg. No. 25,585); Lisa A. Haile (Reg. No. 38,347); Sal Lim (Reg. No. 45,706); Joseph R. Baker, Jr. (Reg. No. 40,900); Richard J. Imbra (Reg. No. 37,643); Mark L. Berrier (Reg. No. 35,066); Mark M. Takahashi (Reg. No. 38,631); James P. Cleary (Reg. No. 45,843); Karl A. Limbach (Reg. No. 18,689); Gerald T. Sekimura (Reg. No. 30,103); Kyla L. Harriel (Reg. No. 41,816); Eric N. Hoover (Reg. No. 37,355); George C. Limbach (Reg. No. 19,305); Ronald L. Yin (Reg. No. 27,607); Alan A. Limbach (Reg. No. 39,749); Edward B. Weller (Reg. No. 37,468); as attorneys/agents with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. A copy of the recorded assignment (recorded 08/21/2000 at Reel/Frame 011032/0188) is enclosed to satisfy the chain of title requirements under 37 CFR 3.73(b).

Please address all future communications regarding this application to:

PATENT DEPARTMENT
ATTN: Kyla L. Harriel
GRAY CARY WARE & FREIDENRICH LLP
139 Townsend Street, Suite 400
San Francisco, CA 94107-1922

Please direct all telephone calls to Kyla L. Harriel at (415) 836-2500.

Dated 4-5, 2001



Name:

Title:

Client Name: Charles Schwab & Co., Inc.

OCTOBER 18, 2000

LIMBACH & LIMBACH L.L.P.
KYLA L. HARRIEL
2001 FERRY BUILDING
SAN FRANCISCO, CA 94111



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PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 08/21/2000

REEL/FRAME: 011032/0188
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

WALLACE, COLLEEN

DOC DATE: 07/31/2000

ASSIGNOR:

FRIMAN, HARRY

DOC DATE: 07/27/2000

ASSIGNOR:

CHOU, GEE KIN

DOC DATE: 08/07/2000

ASSIGNOR:

DEVIN, BETH

DOC DATE: 07/27/2000

ASSIGNEE:

CHARLES SCHWAAB & CO. INC.
101 MONTGOMERY STREET
MAIL STOP 88KNY-5-339
SAN FRANCISCO, CALIFORNIA 94104

SERIAL NUMBER: 09643021

FILING DATE: 08/21/2000

PATENT NUMBER:

ISSUE DATE:



101449151

To the Commissioner of Patents and Trademarks, Please record the attached documents or copy thereof.

1. Name of conveying party(ies):

Colleen Wallace
Harry Friman
Gee Kin Chou
Beth Devin

Additional name(s) of conveying party(ies) attached?

☐ Yes ☒ No

2. Name and address of receiving party(ies):

Name: Charles Schwab & Co. Inc.

Internal Address: Mail Stop 88KNY-5-339

Street Address: 101 Montgomery Street

City, State and Zip: San Francisco, CA 94104

Additional Name(s) & address(es) attached?

☐ Yes ☒ No

3. Nature of Conveyance:

- ☒ Assignment ☐ Merger
☐ Security Agreement ☐ Change of Name
☐ Other

Execution Date: August 21, 2000

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: August 21, 2000

A. Patent Application No.(s)

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Kyla L. Harriel

Internal Address: Limbach & Limbach L.L.P.
Street Address: 2001 Ferry Building
City, State, ZIP: San Francisco, California 94111
Telephone: (415) 433-4150
Facsimile: (415) 433-8716

Attorney Docket No. SCHW-110 [99/785]

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41):.....\$ 40.00

- ☒ Enclosed
☒ Charge any deficiencies in the enclosed fee to:
Deposit Account No. 12-1420
☒ Authorized to be charged to deposit account

8. Deposit account number: 12-1420

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9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

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04 FC:581 Kyla L. Harriel, Reg. No. 41,816
Name of Person Signing

Signature

Date

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ASSIGNMENT

WHEREAS, WE, Colleen Wallace, Harry Friman, Gee Kin Chou, Beth Devin, Janet Chapman hereinafter referred to as "ASSIGNORS", have invented certain new and useful improvements as described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: METHOD AND APPARATUS FOR NEW ACCOUNTS PROGRAM

Application (Declaration/Oath) Execution Date: _____

Filing Date: Application No.: _____

WHEREAS, Charles Schwab, a corporation of the State of California, 101 Montgomery Street, San Francisco, CA 94104 hereinafter referred to as "ASSIGNEE", is desirous of acquiring the entire right, title and interest in the said invention and application and in any Letters Patent which may be granted on the same;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that, for One Dollar (\$1.00) and other good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have sold, assigned and transferred, and by these presents do sell, assign and transfer unto the said Assignee, and Assignee's successors and assigns, all right, title and interest in and to the said invention, said application for United States Letters Patent, and any Letters Patent which may hereafter be granted on the same in the United States and all countries throughout the world including any divisions, renewals, continuations in whole or in part, substitutions, conversions, reissues, prolongations or extensions thereof, said interest to be held and enjoyed by said Assignee as fully and exclusively as it would have been held and enjoyed by said Assignors had this assignment and transfer not been made, to the full end and term of any such Letters Patent.

Assignors further agree that they will, without charge to said Assignee, but at Assignee's expense, cooperate with Assignee in the prosecution of said application and/or applications, execute, verify, acknowledge and deliver all such further papers, including applications for Letters Patent and for the reissue thereof, and instruments of assignment and transfer thereof, and will perform such other acts as Assignee lawfully may request, to obtain or maintain Letters Patent for said invention and improvement in any and all countries, and to vest title thereto in said Assignee, or Assignee's successors and assigns.

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date: 7/31/2000

Colleen M. Wallace
Colleen Wallace

State of California

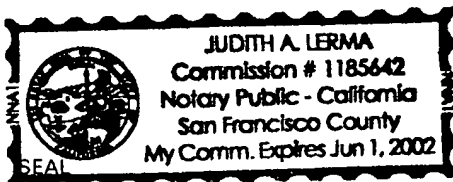
County of San Francisco

On July 31, 2000

before me, Colleen M. Wallace

personally appeared Colleen M. Wallace personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Judith A. Lerma
Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date:

7/27/02

Harry Friman
Harry Friman

State of

California

County of

San Francisco

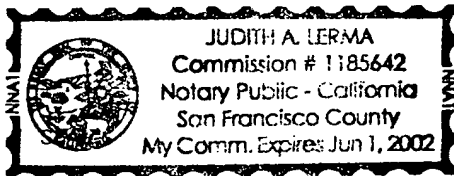
On

July 27, 2002

before me,

Judith A. Lerma, Notary Public

personally appeared *Harry Friman* personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Judith A. Lerma
Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date:

8-7-00

Gee Kin Chou

Gee Kin Chou

State of

California

County of

San Francisco

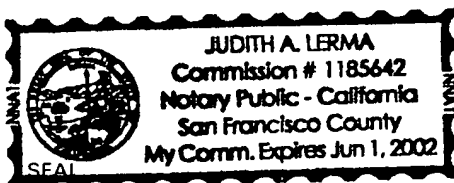
On

August 7, 2000

before me,

Judith A. Lerma, Notary Public

personally appeared *Gee Kin Chou* personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Judith A. Lerma
Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date:

7/27/00

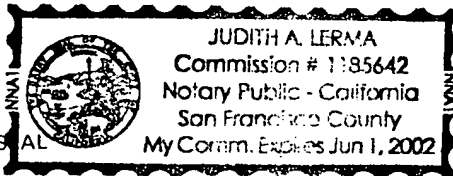
Beth Devin

State of

County of

On

July 27, 2000 before me, Judith A. Lerma, Notary Public
personally appeared Beth Devin personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date:

7/27/00

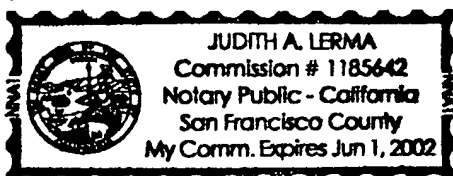
Jarret Chapman

State of

County of

On

July 27, 2000 before me, Judith A. Lerma, Notary Public
personally appeared Jarret Chapman personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Signature of Notary